

Electronic Acknowledgement Receipt

EFS ID:	2420737
Application Number:	09853690
International Application Number:	
Confirmation Number:	7108
Title of Invention:	METHOD AND APPARATUS FOR RISK MANAGEMENT
First Named Inventor/Applicant Name:	Anthony Beverina
Customer Number:	24510
Filer:	James Heintz/Allison Ruifrok
Filer Authorized By:	James Heintz
Attorney Docket Number:	8594-002-64 DIV
Receipt Date:	02-NOV-2007
Filing Date:	14-MAY-2001
Time Stamp:	17:33:00
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment was successfully received in RAM	\$1020
RAM confirmation Number	2401
Deposit Account	501442

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	8594002DIVIssueFeeTransmittal.pdf	103930 1b16e4c275408d78e1b40abeb710784 41326a972	no	1

Warnings:

Information:

2	Fee Worksheet (PTO-06)	fee-info.pdf	8290 903426d754adb9af3b15bb5ddc55dc4 d753a576	no	2
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Warnings:

Information:

Total Files Size (in bytes):	112220
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.